

SCHEDULE OF FEES

Effective as of 6/9/25



ITEM DESCRIPTION	NOTES	OCCURRENCE	AMOUNT	DESCRIPTION ON STATEMENT
Account Closure	Within first 180 Days	Per account	\$25	Account Closure
Account Inactivity (All except HSA)	After 12 months	Per month	\$5	Inactivity fee
Account Inactivity HSA	After 12 months and less than \$50 balance	Per month	\$5	Inactivity fee
Automated Telephone Banking			FREE	
Bad Address		Per month	\$5	Bad address fee
Benefits Plus	Rewards program	Per month	\$4.50	Benefits Plus
Bill Pay			FREE*	
Business Bill Pay			FREE	
Business Checking Deposits	Over 200 per month	Per item	\$0.50	Per check charge
Business Checking Deposits	Up to 200 per month		FREE	
Card Replacement of Debit Card/Credit Card			FREE	
Card Replacement of Debit Card/Credit Card	Rush order and mailed to address on file	Per card	\$20	Debit Card fee
Check Orders	Standard and specialty designs	Per order	Varies according to style and quantity	Withdrawal ACH Harland Clarke Type: Check Order Data
Check Orders with Benefits Plus	Any design		FREE	
Coin Machine for Members		Per deposit	FREE	
Convenience Checks	Set of 4 checks	Per set	\$2	Convenience Checks
Convenience Checks for Credit Card Advances			FREE	
Courtesy Pay	Over \$5	Per occurrence	\$32	Courtesy Pay fee
Courtesy Pay	Up to \$5	Per occurrence	FREE	
Digital Banking			FREE*	
Escheatment		Per account	\$50	Escheat fee
eStatements			FREE*	
Incoming Electronic Funds Transfer (EFT)		Per occurrence	FREE	
Incoming Wire Transfer		Per occurrence	\$10	Incoming Wire fee
Insufficient Funds		Per occurrence	\$32	Insuff Funds fee
International Service Assessment	Excludes Signature Credit Card	Per transaction	Up to 1% of transaction amount	Visa International Service Assessment
Levy/Attachment		Per account	\$50	Levy Fee
Loan Payment (Guest Pay, Telephone or Member Care Assisted)		Per occurrence	\$4.95	

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ITEM DESCRIPTION	NOTES	OCCURRENCE	AMOUNT	DESCRIPTION ON STATEMENT
Mobile Banking			FREE*	
Mobile Check Deposit			FREE*	
Mobile Wallet	i.e. Apple Pay, Samsung Pay		FREE*	
Money Order		Per item	\$3	Teller transaction MO
Night Deposit Box Key	Replacement or additional keys	Per set	\$5	Night Deposit Box Key fee
Notary Services for Members			FREE	
Official Check	First one free	Per item	\$3	Check Disbursed fee \$3.00
Outgoing Wire Transfer (Domestic)		Per occurrence	\$25	Outgoing Wire fee
Outgoing Wire Transfer (International)		Per occurrence	\$50	Outgoing Wire fee
Overdraft Protection	Transfers from savings, checking or credit card	Per occurrence	\$5	Transfer fee
Person to Person Payments (P2P)			FREE*	
Research	One hour minimum	Per hour	\$25	Research fee
Return/Re-Deposit of Check		Per occurrence	\$32	Ret/Redep ck fee
Skip-A-Pay	Two allowed per 12-month rolling period	Per request	\$25	Withdrawal Skip A Pay Fee
Statement Copy		Per statement	\$3	Statement copy fee
Stop Payment	Personal and Official Checks/ACH	Per item	\$32	Stop Payment fee
Withdrawal at a CO-OP ATM			FREE	
Withdrawal at a Lighthouse Credit Union ATM			FREE	
Withdrawal (Contact Center Assisted)		Per occurrence	\$3	Phone Xfer fee
Withdrawal (Using Automated Telephone Banking)		Per occurrence	FREE	

* Third-party data and internet fees may apply.

Fees are subject to change. Overdrafts may be created by check, in-person withdrawal, ATM withdrawal or other electronic means. Re-presented debit items may be presented multiple times and the member may be charged multiple times for the same item. If you have any questions regarding any fees charged to your account, please visit your local branch, or call us at 888-436-1847.

Maine Residents, please contact us directly as noted above, or feel free to contact the Maine Bureau of Financial Institutions, at 36 State House Station, Augusta, Maine 04333-0036; or you can file a complaint electronically, at <http://www.maine.gov/pfr/financialinstitutions/complaint.htm>

Federally insured by NCUA.

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